



Order Filed on October 19, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

52756

Morton & Craig LLC

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for American Honda Finance Corporation

Case No. 21-15842

In Re:

YOYSETT I. BAKER-GONZALEZ

JOEL GONZALEZ

Judge: (RG)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH  
THE DEBTOR'S CHAPTER 13 PLAN, ADEQUATE PROTECTION PAYMENTS,  
INSURANCE AND COUNSEL FEES**

The relief set forth on the following pages numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: October 19, 2021**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Yoysett and Joel Gonzalez

Case No: 21-15842

Caption of Order: Order for secured amount to be paid through the debtor's chapter 13 plan, adequate protection payments, insurance and counsel fees

This matter having brought before this Court on an Objection to Confirmation filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Bruce W. Radowitz, Esquire on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

1. That American Honda Finance Corporation ("Honda") is the holder of a first purchase money security interest encumbering a 2018 Honda CR-V bearing vehicle identification number 2HKRW6H34JH204411.
2. That the secured amount that Honda shall be paid through the debtor's plan shall be \$18,552.61. This amount is reached using the net loan balance of \$15,994.07, amortized at 6% over 60 months.

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Debtor: Yoysett and Joel Gonzalez

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3. That the Chapter 13 Trustee is hereby directed to make monthly adequate protection payments to Honda in the amount of \$185.00 commencing August of 2021. Adequate protection payments to Honda shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Honda. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Honda until the remaining counsel fees have been paid. The debtors shall receive a credit for all adequate protection payments made against the total amount to be received by Honda through the plan.
4. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Honda must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Honda shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, and the chapter 13 trustee.
5. That Honda shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtors receiving a discharge in the instant case.
6. That the debtors are to pay a counsel fee of \$563.00 to Honda through their chapter 13 plan.